



Department of the Treasury  
Internal Revenue Service  
Kansas City, MO 64999

Date:

Contact telephone number:  
1-800-829-0922



**Our records show that you did not file a 2014 tax return  
to reconcile advance payments of the Premium Tax Credit**

Dear Taxpayer:

**Why we are sending you this letter**

We received a copy of Form 1095-A, *Health Insurance Marketplace Statement*, issued to you by your Health Insurance Marketplace showing that advance payments of the premium tax credit were made to your or your family's health insurance company to reduce your premium costs in 2014. You are required to file a 2014 federal tax return with Form 8962, *Premium Tax Credit*, to reconcile these advance payments of the premium tax credit. However, we have no record that you filed a federal tax return for tax year 2014. If you do not file a 2014 tax return, you will not be eligible for advance payments of the premium tax credit or cost-sharing reductions to help pay for your Marketplace health insurance coverage in 2016.

**What you need to do**

**You should file your 2014 tax return with Form 8962 as soon as possible even if you don't usually have to file.** You should have received Form 1095-A from your Marketplace. This form provides the information you will need to complete Form 8962. If you need a copy of your Form 1095-A, go to [HealthCare.gov](http://HealthCare.gov) or your state Marketplace website and log into your Marketplace account or call your Marketplace call center.

For more information on filing a 2014 tax return with Form 8962, visit [IRS.gov/aca](http://IRS.gov/aca). Filing electronically is the easiest way to file a complete and accurate tax return. The software guides you through the process. Electronic filing options include: free volunteer assistance, IRS Free File, commercial software, and assistance from a paid tax preparer. For more information about Free File and e-file, please visit [IRS.gov](http://IRS.gov) and search for *free file* or *e-file*. If, after reviewing our website, you still need further information, call IRS telephone assistance for individuals at 1-800-829-0922.

**If you have already filed your 2014 tax return with Form 8962, please disregard this letter.**

OVER

**The Premium Tax Credit**

If you, your spouse, or any dependent you can claim on your tax return enrolled in 2014 health insurance coverage through the Health Insurance Marketplace, you may be eligible for the premium tax credit. This tax credit can help make health insurance coverage more affordable for people with moderate incomes. The Form 1095-A sent to us by your Health Insurance Marketplace indicates that you chose to have advance payments of the premium tax credit paid to your or your family's health insurance company.

**If you don't file a tax return**

If you do not file a 2014 tax return, you will not be eligible for advance payments of the premium tax credit or cost-sharing reductions to help pay for your Marketplace health insurance coverage in 2016. This means you will be responsible for the full cost of your monthly premiums and all covered services. In addition, we may contact you to pay back some or all of the 2014 advance payments of the premium tax credit. Because Marketplaces will determine eligibility for advance tax credit payments and cost-sharing reductions for the 2016 coverage year this fall, it will substantially increase your chances of avoiding a gap in receiving this help if you file your 2014 tax return with Form 8962 electronically within 30 days from receiving this letter.

Visit [www.irs.gov/ltr5591](http://www.irs.gov/ltr5591) to read this letter in English (Visite [www.irs.gov/ltr5591](http://www.irs.gov/ltr5591) para leer esta carta en Español).

Thank you for your cooperation.

Sincerely,

Frank Nolden  
Field Director, Accounts Management